

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ERIC J BRUTOUT  
HEATHER L BRUTOUT  
Debtor(s)

Case No. 19-20164JAD

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**AMENDED CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2019.
- 2) The plan was confirmed on 03/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2020, 09/15/2021, 12/05/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/13/2021, 04/24/2024.
- 5) The case was completed on 07/08/2024.
- 6) Number of months from filing or conversion to last payment: 66.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,368.85.
- 10) Amount of unsecured claims discharged without full payment: \$49,551.47.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$143,111.44  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$143,111.44**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,067.03  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$14,467.03**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUREAU ACCOUNT MANAGEMENT	Unsecured	50.00	NA	NA	0.00	0.00
CAPIO PARTNERS LLC	Unsecured	148.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	1,346.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	1,798.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	454.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	555.92	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	607.90	607.90	5.26	0.00
ELEMENTS BEHAVIORAL ++	Unsecured	5,000.00	NA	NA	0.00	0.00
GREATER PITTSBURGH ORTHOPEDIC	Unsecured	25.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	72.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	16,000.00	11,319.07	11,319.07	97.91	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	14,890.83	14,890.83	14,890.83	0.00
INTERNAL REVENUE SERVICE*	Secured	4,000.00	8,327.55	8,327.55	8,327.55	2,502.79
JAMIES PHYSICAL THERAPY	Unsecured	75.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	19,401.15	19,515.96	19,515.96	19,515.96	2,975.82
LVNV FUNDING LLC	Secured	20,397.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	11,652.70	11,652.70	100.80	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
NATIONAL HOSPITAL COLLECTIONS'	Unsecured	50.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GRC	Unsecured	177.00	NA	NA	0.00	0.00
NEW ALLIANCE FCU	Unsecured	7,371.00	NA	NA	0.00	0.00
NEW ALLIANCE FCU	Unsecured	711.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	10,280.00	5,513.47	2,261.12	19.56	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	0.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	1,000.00	15.00	15.00	0.13	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	320.95	320.95	320.95	0.00
PENN CREDIT CORP	Unsecured	10.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,583.99	2,583.99	22.35	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	602.00	602.21	602.21	5.21	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	198.00	198.81	198.81	1.72	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	192.00	148.41	148.41	1.28	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	80.00	74.42	74.42	0.64	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	74.00	80.01	80.01	0.69	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	203.00	203.52	203.52	1.76	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	10.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	593.09	593.09	0.00
SPRINT CORP**	Unsecured	2,227.00	2,227.97	2,227.97	19.27	0.00
UNITED STATES DEPARTMENT OF EI	Unsecured	68,480.00	68,564.87	68,564.87	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	165,159.00	165,444.53	0.00	56,146.84	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	23,059.73	23,059.73	23,059.73	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,027.00	3,961.41	3,961.41	34.27	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	1,883.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$56,146.84	\$0.00
Mortgage Arrearage	\$23,059.73	\$23,059.73	\$0.00
Debt Secured by Vehicle	\$19,515.96	\$19,515.96	\$2,975.82
All Other Secured	\$8,327.55	\$8,327.55	\$2,502.79
<b>TOTAL SECURED:</b>	<b>\$50,903.24</b>	<b>\$107,050.08</b>	<b>\$5,478.61</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,804.87	\$15,804.87	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$15,804.87</b>	<b>\$15,804.87</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$104,501.41</b>	<b>\$310.85</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$14,467.03</u>	
Disbursements to Creditors	<u>\$128,644.41</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$143,111.44</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.